UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re: Vrahnos, Koi Vrahnos, Dav			Case No.: Chapter: Judge:	7 MBK
	NO	TICE OF PROF	POSED ABANDON	MENT
property of the abandonment,	you must file a wr	pelow as being of itten objection w	f inconsequential valu	n this case proposes to abandon ue. If you object to the United States Bankruptcy Court and ring date.
Address of the	Clarkso 402 Eas		tcy Court Clerk ited States Courtho 8608	use
8 . (Hea	-	east 28 days from the	it the Officed States B	Michael B. Kaplan sankruptcy Court, Courtroom no. to objection is filed, the of No Objection.
Description a	nd value of proper	333 EIW000	er, NJ 08731	
Liens on prop	perty:	Lien = \$28 Cost of Sal	5,000 le (minus 10%)	
Amount of eq	uity claimed as ex	empt: \$0		
Objections mu Name:	•	d requests for ad	Iditional information	directed to:
Address:	115 Maple Avenue, Red Bank, New Jersey 07701			
Telephone No.	732.383.7233			

Case 18-23721-MBK Doc 67 Filed 02/20/20 Entered 02/21/20 01:25:23 Desc Imaged Certificate of Notice Page 2 of 5

Certificate of Notice Page 2 of 5
United States Bankruptcy Court
District of New Jersey

In re: Konstadina Vrahnos Dawn Vrahnos Debtors Case No. 18-23721-MBK Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 4 Date Rcvd: Feb 18, 2020 Form ID: pdf905 Total Noticed: 107

Notice by	first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 20, 20 db/jdb	120. +Konstadina Vrahnos, Dawn Vrahnos, 533 Elwood Street, Forked River, NJ 08731-2323
517634965 517634966	ACS Support, PO Box 7051, Utica, NY 13504-7051 Acs/nelnet, 501 Bleecker St, Utica, NY 13501-2401
517634969	Atlanticare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061
517634970 517748066	BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517634975	Cba, 25954 Eden Landing Rd, Hayward, CA 94545-3816
517634976 517634977	Chase Card, PO Box 15298, Wilmington, DE 19850-5298 Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
517634978 517634991	College Loan Corporation, 100 Cambridge St Ste 1600, Boston, MA 02114-2518 Conduent/Nelnet Education, Attn: Claims Department, PO Box 7051, Utica, NY 13504-7051
517634991	++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
	(address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610, Saint Paul, MN 55101-7707)
517634995	Ds Services of America Inc, 25954 Eden Landing Rd, Hayward, CA 94545-3816
517634996 517726816	Ecmc/American Studen A, 100 Cambridge St Ste 1600, Boston, MA 02114-2518 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
517634997	Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
517634998 517635000	FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184 +Forked River Family Dental, 933 West Lacey Road, Forked River, NJ 08731-1049
517635003 517635004	+GMAC Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300 Horizon Eye Care, 2401 Bay Ave, Ocean City, NJ 08226-2456
517635007	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
517750587 517635021	+M&T Bank, PO Box 1508, Buffalo, NY 14240-1508 MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
517635020 517635022	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
517635022	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
	TRENTON NJ 08646-0245 (address filed with court: State Of New Jersey, PO Box 283 Division Of Taxation,
E1762E020	Trenton, NJ 08695-0283)
517635029 517635030	Sharkinja Operating, LLC, PO Box 2438, Largo, FL 33779-2438 Snyder Eye Group, 1 Leifried Ln # 9, Tuckerton, NJ 08087-2000
517635039 517635041	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673 +Thrift Investment Corp, 720 King George Rd, Fords, NJ 08863-1985
517635040	+Thrift Investment Corp, Attn: Bankruptcy Department, 720 King George Rd, Fords, NJ 08863-1985
517635043	U S Dept of Ed/Gsl/Atl, PO Box 5609, Greenville, TX 75403-5609
517635044 517928628	U.S. Department of Education, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408 US Department of Education, PO Box 16448, St Paul MN 55116-0448
517635046	Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605
517635047	Wellsfargo, Attn: Bankruptcy, PO Box 9210, Des Moines, IA 50306-9210
Notice by smg	electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: usanj.njbankr@usdoj.gov Feb 19 2020 02:33:25 U.S. Attorney, 970 Broad St.,
_	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 19 2020 02:33:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
517634967	Newark, NJ 07102-5235 E-mail/Text: amscbankruptcy@adt.com Feb 19 2020 02:34:14 ADT Security Services,
	PO Box 371878, Pittsburgh, PA 15250-7878
517634968	E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 19 2020 02:32:39 Americredit/Gm Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
517634971	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 19 2020 02:38:07 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
517634972	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 19 2020 02:37:07 Capital One,
517634973	Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Feb 19 2020 02:37:23 Capital One Auto Finan,
517634974	3901 Dallas Pkwy, Plano, TX 75093-7864 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Feb 19 2020 02:37:24
51/6349/4	Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517665407	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 19 2020 02:36:20 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517642114	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 19 2020 02:36:20
	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517671498	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 19 2020 02:36:18 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517634979	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 19 2020 02:32:57 Comenity Bank/Avenue,
517634980	Po Box 182789, Columbus, OH 43218-2789 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 19 2020 02:32:58 Comenity Bank/Express,
	PO Box 182789, Columbus, OH 43218-2789

Case 18-23721-MBK Doc 67 Filed 02/20/20 Entered 02/21/20 01:25:23 Desc Imaged Certificate of Notice Page 3 of 5

District/off: 0312-3 User: admin Page 2 of 4 Date Rcvd: Feb 18, 2020 Form ID: pdf905 Total Noticed: 107

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
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                                                              Columbus, OH 43218-2125
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517634982
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                  Attn: Bankrutptcy Dept, PO Box 18215, Columbus, OH 43218
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517634987
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517634988
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                  PO Box 182789, Columbus, OH 43218-2789
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                                                                                            Comenitycb/ulta,
                  PO Box 182120, Columbus, OH 43218-2120
                 E-mail/Text: ebn@rwjbh.org Feb 19 2020 02:33:58
517634990
                                                                         Community Medical Center,
                  PO Box 903 An Affiliate Of SBHCS, Oceanport, NJ 07757-0903
                 E-mail/PDF: creditonebknotifications@resurgent.com Feb 19 2020 02:38:18
517634992
                  Credit One Bank N.A., ATTN: Bankruptcy,
                                                                PO Box 98873, Las Vegas, NV 89193-8873
                +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 19 2020 02:36:33
517746407
                                                                                        Directv, LLC,
                  by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
                 E-mail/Text: bankruptcy.bnc@ditech.com Feb 19 2020 02:32:43
517634993
                                                                                     Ditech,
                                                                                                Attn: Bankruptcy,
                 PO Box 6172, Rapid City, SD 57709-6172
E-mail/Text: bankruptcy.bnc@ditech.com Feb 19 2020 02:32:43
517758092
                                                                                      Ditech Financial LLC,
                  P.O. Box 6154,
                                    Rapid City, SD 57709-6154
517634999
                 E-mail/Text: bnc-bluestem@quantum3group.com Feb 19 2020 02:34:06
                                                                                           Fingerhut,
                  Bankruptcy Dept,
                                     6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517635001
                 E-mail/Text: info@fullcirclecollectionsllc.com Feb 19 2020 02:34:19
                  Full Circle Financial Services, PO Box 2438,
                                                                      Largo, FL 33779-2438
517635002
                 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 19 2020 02:32:39
                                                                                              Gm Financial,
                  PO Box 181145, Arlington, TX 76096-1145
                 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 19 2020 02:33:43
Po Box 7999, Saint Cloud Mn 56302-9617
517728880
                                                                                      Jefferson Capital Systems LLC.
                Po Box 7999, Saint Cloud Mn 56302-9617
+E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Feb 19 2020 02:34:07
517635005
                  Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
                 E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Feb 19 2020 02:34:30
517635006
                  Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225,
                                                                          Hazelwood, MO 63042-2429
                E-mail/Text: bncnotices@becket-lee.com Feb 19 2020 02:32:15
Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
+E-mail/Text: bncnotices@becket-lee.com Feb 19 2020 02:32:15
517635008
                                                                                      Kohls/Capital One,
517635009
                                                                                      Kohls/capone,
                  N56 W 17000 Ridgewood Dr,
                                               Menomonee Falls, WI 53051-7096
                 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 19 2020 02:36:32
518578700
                                                                                                   LVNV Funding LLC,
                 PO Box 10587, Greenville, SC 29603-0587
E-mail/PDF: resurgentbknotifications@resurgent.com Feb 19 2020 02:37:24
518578701
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                                   Greenville, SC 29603-0587,
                                                                 LVNV Funding LLC,
                  PO Box 10587,
                                                                                       PO Box 10587,
                  Greenville, SC 29603-0587
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                  c/o Resurgent Capital Services, P O Box 10675,
                                                                        Greenville, SC 29603-0675
                 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 19 2020 02:37:24
                                                                                                   Lvnv Funding LLC,
517635010
                  PO Box 1269, Greenville, SC 29602-1269
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                 E-mail/Text: camanagement@mtb.com Feb 19 2020 02:32:44
                                                                                M & T Bank, Attn: Bankruptcy,
                  PO Box 844, Buffalo, NY 14240-0844
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517635011
                                                                                               PO Box 7678,
                                                                               M & T Bank,
                  Buffalo, NY 14240
                 E-mail/Text: camanagement@mtb.com Feb 19 2020 02:32:44
                                                                                M&T Bank, 1 Fountain Plz Fl 4,
517635013
                  Buffalo, NY 14203-1420
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                                                                                 M&T Credit Services,
                  Legal Document Processing, 1100 Wehrle Dr, Williamsville, NY 14221-7748
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517713378
                                                                                                 MERRICK BANK,
                                                                   Greenville, SC 29603-0368
                  Resurgent Capital Services, PO Box 10368,
                +E-mail/Text: bankruptcydpt@mcmcg.com Feb 19 2020 02:33:20
517709651
                                                                                    MIDLAND FUNDING LLC,
                                 WARREN MI 48090-2011
                  PO BOX 2011,
517635015
                 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 19 2020 02:32:59
                                                                                           Mandees,
                  401 Hackensack Ave, Hackensack, NJ 07601-6411
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517635016
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                  PO Box 9201, Old Bethpage, NY 11804-9001
517635017
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                  Merrick Bank/Cardworks, Attn: Bankruptcy,
                                                                  PO Box 9201,
                                                                                    Old Bethpage, NY 11804-9001
                E-mail/Text: bankruptcydpt@mcmcg.com Feb 19 2020 02:33:20 2365 Northside Dr Ste 30, San Diego, CA 92108-2709 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 19 2020 02:33:20
517635018
                                                                                    Midland Funding,
517635019
                                                                                    Midland Funding, LLC,
                 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
Fax: 407-737-5634 Feb 19 2020 02:51:25 Ocwen Loan Servicing,
517635023
                                                                                       Attn: Research/Bankruptcy,
                  1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
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Date Royd: Feb 18, 2020

User: admin

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Form ID: pdf905
                                                               Total Noticed: 107
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
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517667574
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                                                                                     OneMain,
                                                                                                 PO Box 3251,
                  Evansville, IN 47731-3251
517635024
                 E-mail/PDF: cbp@onemainfinancial.com Feb 19 2020 02:37:48
                                                                                     Onemain, PO Box 1010,
                  Evansville, IN 47706-1010
517635026
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                                                                                     Onemain Financial,
                  6801 Colwell Blvd,
                                         Irving, TX 75039-3198
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517635027
                                                                                     Onemain Financial,
                                                          Evansville, IN 47708-1013
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517635028
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                  Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
517635025
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                                                                                     Onemain Financial,
                  PO Box 9001122, Louisville, KY 40290-1122
517713062
                 E-mail/Text: bnc-quantum@quantum3group.com Feb 19 2020 02:33:14
                  Quantum3 Group LLC as agent for,
Kirkland, WA 98083-0788
                                                       JH Portfolio Debt Equities LLC, PO Box 788,
517745391
                 E-mail/Text: bnc-quantum@quantum3group.com Feb 19 2020 02:33:14
                 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788 E-mail/Text: bnc-quantum@quantum3group.com Feb 19 2020 02:33:14
                  Quantum3 Group LLC as agent for,
                                                                          PO Box 788.
                                                                                          Kirkland, WA 98083-0788
517745394
                  Quantum3 Group LLC as agent for,
                                                        Comenity Capital Bank,
                                                                                    PO Box 788,
                  Kirkland, WA 98083-0788
517759079
                +E-mail/Text: bncmail@w-legal.com Feb 19 2020 02:33:36
                                                                                SYNCHRONY BANK,
                  c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400,
                                                                                   Seattle, WA 98121-3132
                 E-mail/PDF: gecsedi@recoverycorp.com Feb 19 2020 02:36:12
                                                                                     Syncb/Lord & Taylor,
517635033
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                                       PO Box 965060,
                                                         Orlando, FL 32896-5060
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                  Orlando, FL 32896-5024
517635032
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                                                                                     Syncb/lord & Tay,
                                                                                                         PO Box 965015,
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517635034
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                                                                                     Syncb/paypal Smart Con,
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517635036
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518530552
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                                                                                     Synchrony Bank,
                 c/o PRA Receivables Management, LLC, PO Box 41021, No
E-mail/PDF: gecsedi@recoverycorp.com Feb 19 2020 02:36:12
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32
                                                                             Norfolk VA 23541-1021
517635037
                                                                                     Synchrony Bank/Paypal Cr,
                                                               Orlando, FL 32896-5060
                 E-mail/PDF: gecsedi@recoverycorp.com Feb 19 2020 02:36:12
                                                                                     Synchrony Bank/Walmart,
517635038
                  Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
                +E-mail/Text: bankruptcydepartment@tsico.com Feb 19 2020 02:34:10
517635042
                                                                                            Transworld Systems, Inc.,
                  507 Prudential Road,
                                          Horsham, PA 19044-2308
                 E-mail/Text: bnc-bluestem@quantum3group.com Feb 19 2020 02:34:06 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517635045
                                                                                            Webbank/fingerhut,
                                                                                                    TOTAL: 71
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
             ++++DITECH FINANCIAL, LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311 (address filed with court: DiTech Financial, LLC, 332 Minnesota Street, Suit
lm*
                                                                                                    Suite 610,
                  St. Paul, MN 55101)
518174096*
               ++STATE OF NEW JERSEY,
                                          DIVISION OF TAXATION BANKRUPTCY UNIT,
                                                                                      PO BOX 245,
                  TRENTON NJ 08646-0245
                (address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245,
                  Trenton, NJ 08695)
                                                                                                    TOTALS: 0, * 2, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2020 Signature: /s/Joseph Speetjens

District/off: 0312-3 User: admin Page 4 of 4 Date Rcvd: Feb 18, 2020

Total Noticed: 107 Form ID: pdf905

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on February 15, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Daniel E. Straffi on behalf of Joint Debtor Dawn Vrahnos bkclient@straffilaw.com, G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com Daniel E. Straffi on behalf of Debtor Konstadina Vrahnos bkclient@straffilaw.com, ${\tt G25938@notify.cincompass.com; family client@straffilaw.com; bktrustee@straffilaw.com; bktru$ Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com Heather Lynn Anderson on behalf of Creditor State Of New Jersey Division Of Taxation

heather.anderson@law.dol.lps.state.nj.us

John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,

NJ95@ecfcbis.com,bcrowley@mchfirm.com

John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9